

AMENDMENTS TO THE CLAIMS

1-53. (Cancelled)

54. (Currently Amended) A computerized method of insuring a property comprising:
receiving, by a computer, a request to insure the property;
receiving, by the computer, an indication of an intended use of the property;
collecting sensor data related to the property;
underwriting, using the computer, the property based on the indicated intended use by
applying use-specific underwriting guidelines that take into account the collected sensor data; ~~and~~
one of denying insurance coverage and offering insurance coverage for the property based
on the underwriting, and
calculating, by the computer, a premium for the property based at least in part on the
collected sensor data, wherein the effect of the collected sensor data on the calculation of the
premium varies based on the indicated use.

55. (Currently Amended) The computerized method of claim 54, wherein the indication of the use
comprises an indication of an industry in which the property is used.

56. (Currently Amended) The computerized method of claim 54, wherein the indication of the use
comprises a[[n SIC]] Standard Industrial Classification code.

57. (Currently Amended) The computerized method of claim 54, wherein the sensor data
comprises data indicating the condition of the property.

58. (Currently Amended) The computerized method of claim 54, wherein the sensor data
comprises data indicating [[the]] usage of technology incorporated into the property.

59. (Currently Amended) The computerized method of claim 54, wherein the property comprises
goods.

60. (Currently Amended) The computerized method of claim 54, wherein the property comprises a building.

61. (Currently Amended) The computerized method of claim 54, wherein the property comprises a vehicle.

62. (Currently Amended) The computerized method of claim 54, wherein the property comprises an automobile.

63. (Currently Amended) The computerized method of claim 54, wherein the property comprises a boat.

64. (Currently Amended) The computerized method of claim 54, wherein the property comprises an airplane.

65. (Currently Amended) The computerized method of claim 54, comprising denying the request based at least in part on the collected sensor data.

66. (Currently Amended) The computerized method of claim 54, comprising accepting the request based at least in part on the collected sensor data.

67. (Currently Amended) The computerized method of claim 54, wherein the effect of the sensor data on the underwriting varies based on the indicated use.

68-69 (Canceled)

70. (Currently Amended) The computerized method of claim [[68]]54, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.

71. (Previously Presented) A system for insuring a property comprising:

- a memory for storing sensor data related to a property

- a processor configured for:

- receiving a request to insure the property;

- receiving an indication of an intended use of the property;

- collecting sensor data related to the property;

- underwriting the property based on the indicated intended use by applying use-specific underwriting guidelines that take into account the collected sensor data;

- one of denying insurance coverage and offering insurance coverage for the property based on the underwriting.

72. (Currently Amended) A computer readable medium comprising instructions for causing a computer system to carry out a method of insuring a property comprising:

- receiving a request to insure the property;

- receiving an indication of an intended use of the property;

- collecting sensor data related to the property;

- retrieving use-specific underwriting guidelines stored in a memory;

- underwriting the property based on the indicated intended use by applying the retrieved use-specific underwriting guidelines that take into account the collected sensor data; and

- one of denying insurance coverage and offering insurance coverage for the property based on the underwriting.

73. (New) A computerized method of insuring a property comprising:

- receiving, by a computer, a request to insure the property;

- receiving, by the computer, an indication of an Standard Industrial Classification code associated with the property;

collecting sensor data related to the property;

underwriting, using the computer, the property based on the indicated intended use by applying use-specific underwriting guidelines that take into account the collected sensor data;

one of denying insurance coverage and offering insurance coverage for the property based on the underwriting,

calculating, by the computer, a first premium component derived from the collected sensor data, wherein the effect of the collected sensor data on the calculation of the first premium component varies based on the indicated Standard Industrial Classification code;

calculating a second premium component determined based on data generic to the insured property;

combining the first and second premiums to determine a total premium; and

outputting the total premium.

74. (New) The computerized method of claim 73, wherein the calculating the first premium component comprises calculating a use-specific risk modifier as a function of the Standard Industrial Classification code associated with the property and the collected sensor data.

75. (New) The computerized method of claim 74, wherein the calculating the use-specific risk modifier as a function of the collected sensor data and the associated Standard Industrial Classification code comprises adjusting the weight of the use-specific risk modifier based on the collected sensor data.

76. (New) The computerized method of claim 74, wherein calculating the use-specific risk modifier as a function of the collected sensor data and the associated Standard Industrial Classification code comprises adjusting the use-specific risk modifier based on a level of technology utilization obtained from the collected sensor data.

77. (New) The system of claim 71, wherein the indication of the use comprises an indication of an industry in which the property is used.

78. (New) The system of claim 71, wherein the indication of the use comprises a Standard Industrial Classification code.

79. (New) The system of claim 71, wherein the sensor data comprises data indicating the condition of the property.

80. (New) The system of claim 71, wherein the sensor data comprises data indicating usage of technology incorporated into the property.

81. (New) The system of claim 71, wherein the property comprises goods.

82. (New) The system of claim 71, wherein the property comprises a building.

83. (New) The system of claim 71, wherein the property comprises a vehicle.

84. (New) The system of claim 71, wherein the property comprises an automobile.

85. (New) The system of claim 71, wherein the property comprises a boat.

86. (New) The system of claim 71, wherein the property comprises an airplane.

87. (New) The system of claim 71, wherein the processor is configured for denying the request based at least in part on the collected sensor data.

88. (New) The system of claim 71, wherein the processor is configured for accepting the request based at least in part on the collected sensor data.

89. (New) The system of claim 71, wherein the effect of the sensor data on the underwriting varies based on the indicated use.

90. (New) The system of claim 71, wherein the processor is configured for calculating a premium for the property based at least in part on the collected sensor data.

91. (New) The system of claim 90, wherein the effect of the collected sensor data on calculation of the premium varies based on the indicated use.

92. (New) The system of claim 91, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.

93. (New) The computer readable medium of claim 72, wherein the indication of the use comprises an indication of an industry in which the property is used.

94. (New) The computer readable medium of claim 72, wherein the indication of the use comprises a Standard Industrial Classification code.

95. (New) The computer readable medium of claim 72, wherein the sensor data comprises data indicating the condition of the property.

96. (New) The computer readable medium of claim 72, wherein the sensor data comprises data indicating usage of technology incorporated into the property.

97. (New) The computer readable medium of claim 72, wherein the property comprises goods.

98. (New) The computer readable medium of claim 72, wherein the property comprises a building.

99. (New) The computer readable medium of claim 72, wherein the property comprises a vehicle.

100. (New) The computer readable medium of claim 72, wherein the property comprises an automobile.

101. (New) The computer readable medium of claim 72, wherein the property comprises a boat.

102. (New) The computer readable medium of claim 72, wherein the property comprises an airplane.

103. (New) The computer readable medium of claim 72, wherein the computer readable medium comprises instructions for causing the computer system to deny the request based at least in part on the collected sensor data.

104. (New) The computer readable medium of claim 72, wherein the computer readable medium comprises instructions for causing the computer system to accept the request based at least in part on the collected sensor data.

105. (New) The computer readable medium of claim 72, wherein the effect of the sensor data on the underwriting varies based on the indicated use.

106. (New) The computer readable medium of claim 72, wherein the computer readable medium comprises instructions for causing the computer system to calculate a premium for the property based at least in part on the collected sensor data.

107. (New) The system of claim 106, wherein the effect of the collected sensor data on calculation of the premium varies based on the indicated use.

108. (New) The system of claim 107, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.